



# NFIP/CRS UPDATE

Fall 2003

## FEMA's Inspector General Reviews the CRS

Last year, the Federal Emergency Management Agency's Office of the Inspector General looked into the Community Rating System "to determine the effectiveness of the CRS program as a tool to improve local floodplain management policies and practices" (p. 4). The following quoted material is from the IG's report, *Community Rating System: Effectiveness and Other Issues*, October 2002.

**Methodology:** IG staff reviewed and analyzed FEMA floodplain management publications and the *CRS Coordinator's Manual* and other CRS documents. Staff interviewed officials at FEMA headquarters and FEMA regional staff and conducted phone interviews with FEMA Regional Offices, state officials responsible for the implementation of the National Flood Insurance Program (NFIP), and contractors who assist in the implementation of CRS program administration and community compliance. IG personnel attended a Community Rating System Task Force meeting and forum discussions on CRS-credited points and activities.

IG staff also met with local officials in Florida, Louisiana, New Jersey, North Carolina, Mississippi, and Pennsylvania. Their sample represented four FEMA regions as well as coastal and riverine communities

The analysis included a review of community insurance characteristics and demographics, as well as factors that contribute to or inhibit the successful implementation of the CRS.

**Findings:** Not surprisingly, the IG's report noted that "The effectiveness of the program is difficult to measure as data is not easily quantifi-

able. Nevertheless, the program is well defined and offers the potential to enhance floodplain management practices and activities" (p. 5). The "CRS is a disciplined program with well-defined requirements, clearly written guidelines, and detailed rating processes and procedures. These attributes should improve a community's ability to implement sound floodplain management practices and activities" (p. 1).

"The FEMA/ISO partnership is critical to the success of CRS. . . . The CRS communities visited provided unsolicited praise for ISO representatives for both technical knowledge and proactive approaches in providing assistance. Even communities that were not satisfied with their cycle visit points acknowledged that their ISO representatives had worked with them to gain as many points as possible and had thoroughly explained what would be required for improving their Class rating" (p. 12).

The report did offer four suggestions for improving the CRS and three "other considerations." Under IG protocol, FEMA staff have an opportu-

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nity to respond to a report's findings and recommendations. In a March 7, 2003, memo to the IG, Anthony Lowe, Administrator of FEMA's Federal Insurance and Mitigation Administration, responded to the findings and suggestions. The following are excerpts from Lowe's memo.

### CRS Recommendations

1. *Recommendation*: "[C]ompletion of Community Assistance Visits (CAVs) for all CRS communities." *Response*: "[S]ince 1996 all new CRS communities have been required to undergo a CAV prior to their participation. . . . [FEMA] will require that all CRS communities not CAV'ed previously be covered by a CAV within the next 3 to 5 years" (p. 2).
2. *Recommendation*: "Market the CRS to communities that have a greater exposure to the NFIP . . . [that is,] communities with 500 or more [flood insurance] policies." *Response*: "We agree. . . . In 2001 and 2002, [FEMA] undertook a marketing effort . . . targeting communities [with] 100 or more policies in force" (p. 2).
3. *Recommendation*: "[R]ecognize net growth in Policies in Force as a creditable activity under CRS." *Response*: "The Community

### Statement of Purpose

*NFIP/CRS Update* is a publication of the National Flood Insurance Program's Community Rating System. Its purpose is to provide local officials and others interested in the Community Rating System with news they can use.

*NFIP/CRS Update* is printed whenever it is needed. It is sent free to local officials, state officials, consultants, and others who want to be on the mailing list. However, to keep costs down, subscriptions are limited to one per community.

To become a subscriber, or to have a specific topic addressed in a future issue, contact

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Rating System Task Force . . . considered such a proposal as this, both during the initial development of the CRS . . . and again during the evaluation of the CRS completed in 1998. . . . Marketing analyses have consistently shown that the two main influences on policy sales are lender compliance and . . . flooding. . . . Neither of these is within the control of the community officials. . . . [CRS] points are available for activities that contribute to . . . increasing awareness of flood insurance and facilitating the accurate rating of flood insurance" (p. 3).

"However, with that said, [we have] decided that a community reaching the best CRS Class (Class 1) should be undertaking sufficient outreach and floodplain management activities to achieve penetration of at least 50% within the Special Flood Hazard Area. This requirement for Class 1 qualification was incorporated into the 2002 *CRS Coordinator's Manual*." Further, "As part of our review for future CRS changes, we will look for other opportunities for credits that can be provided equitably and consistently for activities that promote the purchase and retention of policies" (p. 4).

4. *Recommendation*: "Include [local] CRS Coordinators on the [access] list . . . for flood insurance claims information." *Response*: "[I]n the most recent Privacy Act . . . routine users [who may 'review NFIP policy and claims files'] are defined as . . . 'local government agencies and municipalities.' . . . [A]ll CRS communities with at least one repetitive loss property receive an . . . update form for each property. [FEMA] will also send the repetitive loss data on a CD to provide communities with the ability to manipulate the data for floodplain management purposes. In addition, [FEMA] will review the data access and request procedures" (p. 4).

### Other Considerations

- A. *Consideration*: "Discontinue pre-FIRM CRS discounts." *Response*: "[T]he community's CRS efforts . . . can substantially reduce losses to pre-FIRM buildings also. . . . [T]he entire tax base of the community usually contributes to the costs of . . . CRS activities, [so]

allowing all policyholders to benefit contributes to maintaining the local support for those activities. . . . [Recogniz[ing] in the NFIP insurances rates efforts taken to reduce damages to pre-FIRM properties . . . would introduce complications into the rating system that could further discourage insurance agents to write flood business” (p. 5).

- B. *Consideration*: “Require insurance to the cumulative level of disaster assistance provided [to the property].” *Response*: “[T]his is unrelated to the CRS [but] we will await . . . further discussion” (p. 5).
- C. *Consideration*: “Require adoption of building codes . . . for entry into the CRS.” *Response*: “This [has been] debated extensively by the CRS Task Force. It was [decided that not requiring a building code for a Class 8 or 9 classification] has allowed some of the more rural communities . . . to join the CRS, which provides them with an incentive to undertake floodplain management activities . . . and an additional incentive for future building code adoption. . . . Communities must have a BCEGS [Building Code Effectiveness Grading Schedule] rating of 6 or lower to be a Class 7 CRS community and a BCEGS rating of 5 or better to improve past a CRS Class 5” (p. 5–6).

## New Elevation Certificate

Actually, it’s the “slightly revised” FEMA elevation certificate. In March, the Federal Emergency Management Agency issued a new form that clarified how to handle buildings in A and AO Zones where there is no base flood elevation. The new form should be downloaded from FEMA’s website at <http://www.fema.gov/elvinst.shtm>. You can tell the difference between it and the older version because it has a new section E.5.

How do you know if your elevation certificates have all the required data? Here’s the checklist used by the ISO/CRS Specialists when they review elevation certificates. It replaces the list on pages 310-4 and 310-5 of the *CRS Coordinator’s Manual*. Bold items are new to the list.

### Section A – Property Owner Information

- 2nd line, complete building street address or 4th line, property description
- 3rd line, city, state, and zip code

### Section B – Flood Insurance Rate Map (FIRM) Information

- B1. Correct community name and NFIP number (*Name only is okay if the correct NFIP number has been entered in B4.*)
- B4. Correct map and panel number (*Panel number is okay if the correct NFIP number has been entered in B1.*)
- B5. Correct suffix for the panel
- B6. Correct date of the FIRM index (not necessarily the same as the panel’s date)
- B7. Correct date of the FIRM panel
- B8. Correct FIRM zone(s)
- B9. Correct base flood elevation(s) or depth if AO Zone
- B10. The source of the base flood elevation data or base flood depth entered in B9
- B11. The elevation datum used for the base flood elevation in B9
- B12. Whether the building is located in a Coastal Barrier Resources System area or Otherwise Protected Area

### Section C – Building Elevation Information (survey required)

- C1. Certificate based on finished construction
- C2. Correct building diagram number (*unless a photograph or sketch is provided*)
- C3. All items (unless they are non-existent) are required entries. “N/A” or “0” should be entered in fields where no data is being supplied. Elevation items a), f), and g) must be recorded on every certificate. The other items must be completed if the letter appears on the diagram on pages 6 and 7 of the instructions. **If a letter does not appear** for that diagram, then insert N/A. If the letters h) or i) do not appear for that diagram, then enter “0.” **NOTE: Item e) does not appear on any diagram. Enter N/A only if it does not apply to the building.**

### Section D – Surveyor, Engineer, or Architect Certification. This section is required if Section

C is completed by a surveyor, engineer, or architect. If used, this section must include:

- 1st line, name and license number
- 4th line, signature
- The box at the end of Section C must be sealed (If the raised seal is not visible due to the quality of the copy, as long as some visible writing indicates that the original was embossed, this is okay.)

Section E – Building Elevation Information (survey not required) for Zone AO and Zone A (without base flood elevation). If used, this section must include:

- E1. Building diagram number
- E2. Elevation of the top of the bottom floor
- E3. Diagrams 6–8 with openings (see page 7), the next higher floor or elevated floor (elevation b) of the building
- **E4. Top of the platform of machinery and/or equipment servicing the building**
- **E5. Zone AO (only), elevation of bottom floor complies with the ordinance (if there is no base flood depth provided)**

*NOTE: If Section E is used, then Section F or G must be completed.*

Section F – Property Owner (or Owner’s Representative) Certification. This section is used if Section E is completed by the owner or owner’s representative. If used, include:

- 1st line, property owner’s or representative’s name
- 3rd line, signature

Section G – Community Information

- If the first box is checked noting that the information in Section C was taken from another document, then the 1st and 3rd lines after G9, the local official’s name and signature, must be completed.
- If the second box is checked noting that the local official completed Section E, then the 1st and 3rd lines after G9, the local official’s name and signature, must be completed.

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## CRS Training for Insurance Agents

Are local insurance agents not including your community’s CRS discount when they calculate someone’s premium? Do they understand and tell their policy holders what your community is doing for them? If the answer to either of these is “no,” then tell them about a new on-line training module for flood insurance agents.

The new module, “Community Rating System (CRS),” walks agents through CRS community eligibility requirements, creditable activities, classification rating points, and flood insurance premium discounts. It also describes the benefits of CRS for the community and the insurance agent. The module includes an interactive example of how to determine and apply the CRS discount when calculating a flood insurance premium.

The CRS module covers the first of four topics planned for the Platinum Level instructional series on the NFIP’s Flood Alert Agent Training Station. Agents may access the Training Station at the NFIP website at <http://training.nfipstat.com/portal/default.htm>. Agents who work through the new module are encouraged to email their comments to the NFIP by clicking on the “E” button on any screen.

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## Doing a Mitigation Plan?

Many communities have begun preparing an all-hazards mitigation plan to meet the new prerequisite for Federal Emergency Management Agency mitigation funding under the Disaster Mitigation Act of 2000. If done right, that plan can qualify as a floodplain management plan for CRS credit under Activity 510 (Floodplain Management Planning) and a public information program strategy, credited under Activity 330 (Outreach Projects).

See *Example Plans* for details. Order a free copy by calling (317) 848-2898 or download it from <http://www.fema.gov/nfip/crs.shtm>.

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## California's Floodplain Management Report

A special task force appointed by the Governor of California recently completed an in-depth review of the state's floodplain management program. The *California Floodplain Management Report* can be reviewed at <http://fpmtaskforce.water.ca.gov/>

The report has 38 recommendations organized under three basic themes:

- Better understanding of and reducing risks from reasonable foreseeable flooding;
- Multi-objective management approaches for floodplains; and
- Local assistance, funding, and legislation.

Of the 38 recommendations, 21 are directly related to CRS credits. These include topics as varied as improved mapping, addressing repetitive losses, implementing flood warning programs, adopting higher regulatory standards, ecosystem restoration, best management practices, and staff training.

In other words, the CRS can help in implementing more than half the recommendations in *California Floodplain Management Report*. Local officials can see direct benefits through the CRS if the state pursues the 21 recommendations.

A memo with a crosswalk between the report and the CRS credits was provided to the State NFIP Coordinator. Communities or states interested in seeing how the CRS can help improve state-level program recommendations are welcome to request a free copy of the memo by emailing [NFIPCRS@ISO.com](mailto:NFIPCRS@ISO.com).

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## CRS Publications on Website

Most current CRS publications, such as the *CRS Coordinator's Manual*, *Record-Keeping Guidance*, and the model programs for several activities, are now posted on FEMA's website. They can be downloaded at no cost from <http://www.fema.gov/nfip/crs.shtm>.

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## Is the CRS Worth it? Illinois Officials Respond

Are the benefits of the CRS worth the costs? Here's what Illinois local officials say about their experiences with the CRS [*adapted from IAFSM News, Winter 2002–2003*].

1. **Has the CRS helped your community do things you wouldn't be doing anyway?** All respondents said "yes" to the first question. "The CRS has made the Village think more proactively regarding stormwater management instead of waiting for the next big rain" (*Gary Salavitch, Hoffman Estates*).
2. **Has it given you ideas or encouraged you to start new programs?** Again, everyone agreed. New programs that were credited to the CRS include a proposed building code (*Peoria County*), acquiring repetitive loss properties (*Des Plaines*), notifications sent to floodplain residents (*Adams and Sangamon Counties*), and a floodproofing assistance program (*South Holland*).
3. **Has it helped organize your flood programs?** Two respondents stated that the CRS had a major impact on their organization. "[T]he CRS has allowed for a more thorough evaluation of our current floodplain management policies and techniques including permitting, enforcement, and floodplain acquisition programs" (*Matt Wahl, Peoria County*). "We are much more organized in our approach to development because of CRS" (*John LaBerg, Des Plaines*).

On the other hand, two respondents stated that the CRS helped improve an existing organization. "I think the CRS has helped to refine the programs that we already had and to start new ones" (*Fred Block, South Holland*).

4. **Has it helped you preserve your flood programs in the face of cut budgets?** Here is where the responses may differ from the official position that elected officials will preserve CRS activities from the axe in order to avoid increasing insurance premiums. None



of the respondents said that the CRS has protected them from budget cuts, although one reason is that many credited activities, such as higher regulatory standards and public information programs, don't show up in budgets. "Nothing will protect flood programs from budget cuts" (*Matt Wahl, Peoria County*).

- 5. Has it improved citizen awareness of flood issues and/or what your community is doing?** All respondents answered affirmatively. "Yes, CRS has made our residents more aware of flooding and how it can be dealt with before the flood actually comes" (*John LaBerg, Des Plaines*). "Yes, the Village outreach program, due to CRS, is much better than what was done in the past" (*Gary Salavitch, Hoffman Estates*).

"The CRS has provided the support and funding for citizen awareness projects in Sangamon County that would not have been undertaken otherwise. The annual mailing to owners of floodprone property has targeted the people who need to have this information and makes it very difficult for a violator of floodplain regulations to plead ignorance. Connecting with the local association of realtors (whose website now addresses floodplain issues) has also heightened awareness for people considering purchasing property" (*Linda Wheeland, Sangamon County*).

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## New ISO/CRS Specialists

Several ISO/CRS Specialists have retired and three new ones have been hired. In the process, ISO has reorganized its territories so staff are not split between FEMA regions. Attached at the end of this *Update* is a new Appendix G that should replace the pages in the 2002 *CRS Coordinator's Manual*.

## CRS Feedback:

### Documentation Simplification

Since the start of the Community Rating System, local officials have voiced their concerns that the program is "paperwork heavy." There is a lot of documentation needed. In some cases, that is the nature of the activity, such as outreach projects and permit records. In other cases, the documentation is needed to verify that the activity has been implemented, such as map information inquiry logs. In most cases, it's a combination of the two—records of drainage system inspections are needed partly so the community has a record of where and what kinds of problems are found over the years and partly to show that inspections were conducted.

While there's a rationale for each item, that doesn't mean they can't be changed, simplified, or even eliminated. Accordingly, the CRS Task Force has created a committee to look into the current documentation requirements and needs. If you have any comments on what documentation should or should not be requested of CRS communities, please send them to the two local government Task Force members:

Debbie Heiden, North Bend, Washington,  
at [dheiden@ci.north-bend.wa.us](mailto:dheiden@ci.north-bend.wa.us)

Tim Decoteau, York, Maine, at  
[timdecoteauME@netscape.net](mailto:timdecoteauME@netscape.net).

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## Mitigation Successes Wanted

The Federal Emergency Management Agency is interested in collecting more examples of how communities have mitigated flood losses. To date, most "mitigation success stories" have been about acquiring flooded properties and clearing them for open space uses. While this is often considered the best way to deal with a flood problem, there are other approaches.

If your community has used other approaches, especially lower-cost projects or projects that had non-governmental cost-sharing, we'd like to hear about them. You can post your own stories at <http://www.fema.gov/fima/seek.shtm>.

## Recent Policy Decisions

At its regular meetings, the Community Rating System Task Force reviews policy questions that arise from reviewing community programs. The Task Force issues policy statements and clarifications that are included in the next *CRS Coordinator's Manual*. Rather than wait for 2005, this article summarizes two recent policy decisions.

**Activity 310 (Elevation Certificates):** There is a new credit for putting elevation certificates on the community's website (ECWS). Credit is adjusted according to how many certificates are on the website. For example, if the community has 1,000 elevation certificates in its files and it puts 500 on the site, it will get half the maximum credit (1/2 of 20 points is 10 points). This is how we score putting elevation certificates in computer format (ECCF).

The concern the ISO/CRS Specialists are hearing is that it's a lot of work to go back and enter or scan hundreds of certificates. They ask, is there a way we could provide partial or default credit for putting all future certificates on the website?

*Task Force resolution:* A community can receive 10 points under ECWS if it (1) lists all properties for which it has elevation certificates, and (2) agrees to put all future elevation certificates on its website.

**Activity 330 (Outreach Projects):** Crediting outreach projects pursuant to a public information program strategy (OPS) is worth 100 points provided the strategy reflects a logical thought process that reviews the problem, lists what public information activities are currently being implemented, sets goals, and recommends any new projects that may be needed to reach those goals. We don't care so much about what projects are implemented as how the strategy was developed.

A key part of strategy development is the team that prepares it. The *CRS Coordinator's Manual* reads, "The strategy team need not be a formal organization. At a minimum it must consist of three people, including . . . at least one represen-

tative from outside the community's government." The intention is to get someone from "outside the box" to provide input into the strategy, so it doesn't simply rubber stamp existing programs that may not be very effective. As stated in the *Coordinator's Manual*, "This could be someone from the public schools, a neighborhood association, the Red Cross, insurance agencies, utilities, or other offices involved in education or floodplain management."

There have been submittals where the person "outside the community's government" is an employee of the county or another local government or a consultant to the community. This defeats the purpose of bringing in new ideas, particularly when we want input from the potential audience of the outreach projects.

*Task Force resolution:* The representative from "outside the community's government" must not be a government employee or contractor to the community. A person who is also a member of a flood advisory or planning committee of the community is acceptable. Communities are also encouraged to have more than one person outside the local government on the strategy team.

**440 Flood Data Maintenance:** A community can receive 15 points "for maintaining copies of all Flood Insurance Rate Maps (FIRMs), Flood Insurance Studies, and Flood Boundary Floodway Maps that have been issued for the community. There is no credit if the FIRM has never been revised."

Many communities can find all their old FIRMs, but cannot find Flood Insurance Studies, and/or Flood Boundary Floodway Maps. The current schedule is all or nothing. Can partial credit be provided if the community only maintains all FIRMs?

*Task Force resolution:* Yes. Partial credit of 10 points can be provided.

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## The CRS and NPDES

*[The following was adapted from an article by Heather L. Lis, P.E., CFM, in the newsletter of the Illinois Association for Floodplain and Stormwater Management, IAFSM News, Winter 2002–2003.]*

In 1990, the U.S. Environmental Protection Agency initiated the National Pollutant Discharge Elimination System (NPDES) permit program. The program was designed to improve the quality of stormwater runoff in accordance with the federal Clean Water Act. Phase I of the program covered stormwater runoff from large metropolitan areas, large construction sites, and certain industrial activities. The EPA has now mandated that the program be expanded into a second phase.

Phase II extends NPDES stormwater requirements to include owners and operators of municipal separate storm sewer systems (MS4s) and operators of small construction sites. This new federal law will apply to any public body created by or pursuant to state law that is located within an urbanized area and that owns or operates a separate storm sewer system.

The purpose of the NPDES Phase II is to develop, implement, and enforce stormwater management programs and practices that reduce polluted runoff to local waterways. The intent is to further alleviate adverse impacts to the water quality and aquatic habitat of the nation's streams, rivers, and lakes.

All owners/operators in urbanized areas must submit a Phase II Notice of Intent that includes a Stormwater Management Program. The program

### Important Facts

- The term “municipal” applies to municipalities, counties, townships, sewer districts, drainage districts, state departments of transportation, etc.
- A separate storm sewer system includes any method of conveying surface water, including streets, gutters, pipes, ditches, swales, and any other human-made structure that alters and/or directs wet-weather flows.

must establish these six “minimum control measures:”

1. Public education and outreach on stormwater impacts,
2. Public involvement and participation,
3. Identification/elimination of illicit discharges to storm sewers,
4. Control of construction site runoff,
5. Control of stormwater runoff from development, and
6. Reduction/prevention of pollutant runoff from local government operations.

Some communities have recognized that most of these measures can be related to CRS activities. Public education and outreach is part of the CRS's 300 series of activities. Controlling stormwater runoff from construction sites and new developments is part of the credit under Activity 450 (Stormwater Management). Many communities inspect their drainage system and receive credit under Activity 540 (Drainage System Maintenance). It's no great additional effort to look for illegal discharges when they do their regular inspections for debris and blockages.

“We're ready for NPDES,” says John Daly, Village Administrator, Orland Hills. The Village has been conducting inspections, public information programs, erosion and sedimentation control, and public involvement as part of its Community Rating System (CRS) activities. Daly noted that it won't be much of an effort to add water quality concerns to the existing program.



## The CRS and CFMs

The Association of State Floodplain Managers (ASFPM) and several states have created floodplain manager certification programs. Certified Floodplain Managers (CFMs) must pass a three-hour exam on the National Flood Insurance Program and maintain continuing education credits over the years. The CRS recognizes this staff capability and training in Activity 430's Staffing element (Section 431.n).

For more information on the Certified Floodplain Manager program, log on to <http://www.floods.org>. If you are from Arkansas, Illinois, New Mexico, North Carolina, Oklahoma, or Texas, go to the link to those states' websites—they have their own nationally accredited program requirements.

A recent study was conducted to see how well communities with CFMs do in the CRS. There is a definite correlation between the two programs—both recognize a commitment to better floodplain management. However, it must be said from the start that we cannot conclude that

there is a cause-and-effect relationship, especially since most communities got their classes and scores before the CFM program started.

Of the 959 CRS communities, 143 have CFMs in their employ. Other communities may have CFMs helping them, as with consultants or regional agencies, but that information isn't tracked. It also is possible that in some of these 143 communities, the CFMs have nothing to do with their CRS programs. In the following table, the 143 communities with CFMs are compared with the 816 communities that are not listed as employing a CFM.

It is interesting to note that New Mexico has a state law requiring local floodplain managers to be certified. All nine CRS communities in New Mexico have one or more CFMs on staff, making it the only state with all CRS communities having CFMs (other than North Dakota, which has one CRS community).

Community Classifications						
	All CRS Communities		With CFMs		Without CFMs	
CRS Class	Number of Communities	Percentage by class	Number of Communities	Percentage of class	Number of Communities	Percentage of class
3	1	0.1%	1	100%	0	0%
4	2	0.2%	2	100%	0	0%
5	19	2.0%	10	53%	9	47%
6	45	4.7%	14	31%	31	69%
7	161	16.8%	36	22%	125	78%
8	369	38.6%	45	12%	324	88%
9	362	37.7%	35	10%	327	90%
Total	959	100.0%	143		816	

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## Appendix G

### ISO/CRS SPECIALISTS

Alabama – Jack Clark	Montana – Kerry Redente
Alaska – Linda Ryan	Nebraska – Phil Anderson
Arizona – Ron Mielnicki	Nevada – Ron Mielnicki
Arkansas – Bill Baker	New Hampshire – Jimmy Chin
California – Ron Mielnicki (S), Phil Anderson (N)	New Jersey – David Van Troost
Colorado – Kerry Redente	New Mexico – Bill Baker
Connecticut – Jimmy Chin	New York (Long Island) – Jimmy Chin
Delaware – Tom Brett	New York (Upstate) – David Van Troost
Florida – Danny Hinson, Gabe Gambrill, Sherry Harper, Heidi Liles	North Carolina – Mandy Todd
Georgia – Danny Hinson	North Dakota – Kerry Redente
Hawaii – Ron Mielnicki	Ohio – Tom Brett
Idaho – Linda Ryan	Oklahoma – Bill Baker
Illinois – Mike Knox	Oregon – Linda Ryan
Indiana – Mike Knox	Pennsylvania – Tom Brett
Iowa – Mike Knox	Rhode Island – Jimmy Chin
Kansas – Phil Anderson	South Carolina – Danny Hinson
Kentucky – Jack Clark	South Dakota – Kerry Redente
Louisiana – Phil Anderson	Tennessee – Jack Clark
Maine – Jimmy Chin	Texas – Bill Baker
Maryland – Tom Brett	Utah – Kerry Redente
Massachusetts – Jimmy Chin	Vermont – Jimmy Chin
Michigan – Mike Knox	Virginia – Tom Brett
Minnesota – Mike Knox	Washington – Linda Ryan
Mississippi – Jack Clark	Virginia – Tom Brett
Missouri – Phil Anderson	Wisconsin – Mike Knox
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